

**Information to identify the case:**

Debtor 1 **Davon Letrel Jackson**  
First Name Middle Name Last Name  
Debtor 2 **Keta Juanita Jackson**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4417**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN **xxx-xx-5516**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **12-34825-KRH**

## Discharge of Joint Debtors

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(b) is granted to:

Davon Letrel Jackson  
aka Davon Letrel Jackson Sr.

Keta Juanita Jackson  
fka Keta Juanita Williams

April 14, 2016

**For the court:** William C. Redden  
Clerk

## Explanation of Bankruptcy Discharge Before Completion of a Chapter 13 Plan

The court has determined that the debtors are entitled to a discharge pursuant to 11 U.S.C. § 1328(b) without completing all of the requirements under the chapter 13 plan. A discharge pursuant to § 1328(b) is referred to as a "hardship discharge."

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;

**For more information, see page 2 >**

- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 hardship discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Davon Letrel Jackson  
 Keta Juanita Jackson  
 Debtors

Case No. 12-34825-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: mullert  
 Form ID: 3180WH

Page 1 of 3  
 Total Noticed: 77

Date Rcvd: Apr 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2016.

db/jdb  
 cr  
 cr  
 11328950 +Davon Letrel Jackson, Keta Juanita Jackson, 925 Wheelwood Way, Richmond, VA 23223-2640  
 +NCEP, LLC by AIS Data Services, LP as agent, PO Box 165028, Irving, TX 75016-5028  
 +WELLS FARGO BANK, NA, 8100 Three Chopt Road, Suite 240, Richmond, VA 23229-4833  
 ACS Education Service, Attn: Specialized Servicing Gr, P.O. Box 7052,  
 Utica, NY 13504-7052  
 11328951 +Advantage 2000 Consultants, 4121 Union Rd, Ste 216, Saint Louis, MO 63129-1070  
 11328952 Allstate Indemnity Company, PO Box 3576, Akron, OH 44309-3576  
 11548078 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,  
 El Segundo, CA 90245-3504  
 11328954 +Associated Creditors Exchange, 3443 N. Central Ave., Suite 1100, Phoenix, AZ 85012-2223  
 11328955 BCC Financial Management Serv, P O Box 590097, Fort Lauderdale, FL 33359-0097  
 11328956 +Berkeley & Degaetani Law Firm, 1301 N Hamilton St, Suite 200, Richmond, VA 23230-3959  
 11328957 +Bon Secours Rich Health Cen, Attn: Beverly Slater, 8580 Magellan Parkway,  
 Richmond, VA 23227-1149  
 11328958 Buford Imaging, 2612 Buford Rd, Richmond, VA 23235-3422  
 11550322 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 11550640 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907  
 11328960 Check City, P.O. Box 970183, Orem, UT 84097-0183  
 11328962 +Comcast Communications, Attn: Bankruptcy Notification, 8029 Corporate Drive,  
 White Marsh, MD 21236-4977  
 11328968 +DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, P.O. Box 26666, 18th Floor,  
 Richmond, VA 23261-6666)  
 11328969 Equity One, Inc., 9600 Bryn Mawr Ave., Suite 100, Des Plaines, IL 60018-5209  
 11328973 +FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court, Suite B,  
 Richmond, VA 23236-3690)  
 11328971 +First Data, 1307 Walt Whitman Rd, Melville, NY 11747-4819  
 11328974 #+Fredericksburg Credit Bureau, 10506 Wakeman Drive, Fredericksburg, VA 22407-8040  
 11328978 +HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520  
 (address filed with court: Horizon Financial Management, 8585 S. Broadway, Suite 880,  
 Merrillville, IN 46410-5661)  
 11328977 +HealthPort, 120 Bluegrass Valley Pkwy, Alpharetta, GA 30005-2204  
 11328979 +Huntwood Homeowners Assoc, PO Box 378, Henrico, VA 23075-0378  
 11328980 +Integrity Financial Ptr, 4370 W 109th St, Ste 100, Leawood, KS 66211-1316  
 11328981 International Coll Agency LLC, PO Box 692715, Orlando, FL 32869-2715  
 11328982 +LabCorp-Corporate Headquarters, 1447 York Court, P.O. Box 2240, Burlington, NC 27216-2240  
 11351755 +Life Insurance Co. of North America, Cigna, 1601 Chestnut Street, TL07V,  
 Philadelphia, PA 19192-0003  
 11403941 MCV HOSPITAL, P O BOX 980462, RICHMOND, VA 23298-0462  
 11328983 MCV Physicians, P O Box 91747, Richmond, VA 23291-1747  
 11329000 +MEDICAL COLLEGE OF VIRGINIA MCV HOSPITAL, PO BOX 980462, RICHMOND VA 23298-0462  
 (address filed with court: VCU Health System, P.O. Box 758997, Baltimore, MD 21275-0000)  
 11328984 +Meyer Day and Lovings PC, 5855 Breomo Road, Suite 302, Richmond, VA 23226-1923  
 12882660 +NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028  
 12920690 +NCEP, LLC, by AIS Data Services, LP as agent, PO Box 4138, Houston, TX 77210-4138  
 11328986 Neurosurgical Associates, PC, 710 Midlothian Tpk, Suite 138, Richmond, VA 23235-0000  
 11328987 +Oakland Chase Assoc LP, 6416 Oakfront Court, Henrico, VA 23231-4857  
 11328988 +Parker, Pollard, Wilton & Pead, 6802 Paragon Place, Ste 300, Henrico, VA 23230-1655  
 11328989 Parrish & Lebar, LLP, 5 E Franklin St, Richmond, VA 23219-2105  
 11328990 Patient First, Billing Department, P.O. Box 758941, Baltimore, MD 21275-8941  
 11476699 Stony Point Surgery Center, LLC, C/O Berkeley, Curry & Cook,  
 1301 N. Hamilton St., Suite 200, Richmond, VA 23230-3959  
 11328995 +Stony Point Surgery Ctr LLC, 8700 Stony Point Parkway, Richmond, VA 23235-1962  
 11328996 +The Coons Agency, 11108 Hull St Rd, Midlothian, VA 23112-3204  
 11328997 +The Fitzpatrick Law Group, PC, 4118 Leonard Dr., Suite 200, Fairfax, VA 22030-5118  
 11328998 United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501  
 11328999 +United Property Assoc LP, 6416 Oakfront Court, Henrico, VA 23231-4857  
 11329003 +Virginia Family Physicians PC, 2367 Colony Crossing Place, Midlothian, VA 23112-4280  
 11329005 +West Bay Acquisitions, PO Box 189, East Greenwich, RI 02818-0189  
 11329006 +West End Anesthesia, 5855 Breomo Road, Suite 100 North, Richmond, VA 23226-1926  
 11329007 +Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Apr 15 2016 01:33:00 Pra Receivables Management, Llc As Agent Of Portfo,  
 POB 41067, Norfolk, Va 23541-1067  
 11328953 +EDI: RMCB.COM Apr 15 2016 01:33:00 American Medical Coll Agency, 4 Westchester Plaza,  
 Suite 110, Elmsford, NY 10523-1615  
 11328961 EDI: CITICORP.COM Apr 15 2016 01:38:00 Citibank USA, Centralized Bankruptcy,  
 P.O. Box 20507, Kansas City, MO 64195-0507  
 11328959 +EDI: CAPITALONE.COM Apr 15 2016 01:38:00 Capital One, N.A., Capital One Bank (USA), NA,  
 PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0422-7

User: mullert  
Form ID: 3180WH

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Total Noticed: 77

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11328963 E-mail/Text: bankruptcy@co.henrico.va.us Apr 15 2016 01:52:29 County of Henrico,  
Department of Pub Utilities, P.O. Box 90775, Henrico, VA 23273-0775  
11328964 +EDI: CREDPROT.COM Apr 15 2016 01:38:00 Credi Protection Associates, Attn: Bankruptcy,  
PO Box 802068, Dallas, TX 75380-2068  
11328965 +E-mail/Text: mhumphrey@creditadjustmentboard.com Apr 15 2016 01:52:48  
Credit Adjustment Board, Inc., 306 East Grace Street, Richmond, VA 23219-1795  
11328966 +EDI: CCS.COM Apr 15 2016 01:33:00 Credit Collection Services, Two Wells Avenue,  
Dept. 9134, Newton Center, MA 02459-3225  
11328967 EDI: DIRECTV.COM Apr 15 2016 01:38:00 DIRECTV Customer Service, Attn: Bankruptcy Claims,  
P.O. Box 6550, Greenwood Village, CO 80155-6550  
11328970 +EDI: BLUESTEM.COM Apr 15 2016 01:38:00 Finger Hut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820  
11328972 EDI: AMINFOFP.COM Apr 15 2016 01:38:00 First Premier Bank, P.O. Box 5524,  
Sioux Falls, SD 57117-5524  
11328975 EDI: RMSC.COM Apr 15 2016 01:38:00 G.E. Money Bank, Attn: Bankruptcy Department,  
P.O. Box 103104, Roswell, GA 30076-9104  
11328976 +EDI: RMSC.COM Apr 15 2016 01:38:00 GECRB, Attn Bankruptcy Dept, P O Box 103104,  
Roswell, GA 30076-9104  
11604674 E-mail/Text: bankruptcy@co.henrico.va.us Apr 15 2016 01:52:29 HENRICO COUNTY, VIRGINIA,  
JASON M. HART, ASSISTANT COUNTY ATTORNEY, P.O. BOX 90775, HENRICO, VIRGINIA 23273-0775  
11464270 EDI: JEFFERSONCAP.COM Apr 15 2016 01:38:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617  
11550287 EDI: PRA.COM Apr 15 2016 01:33:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
11741277 +EDI: PRA.COM Apr 15 2016 01:33:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
11328991 EDI: PRA.COM Apr 15 2016 01:33:00 Portfolio Recovery Assocs, LLC, P.O. Box 41067,  
Norfolk, VA 23541-1067  
11454557 +E-mail/Text: csidl@sbcglobal.net Apr 15 2016 01:52:29 Premier Bankcard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
11328992 E-mail/Text: colleen.atkinson@rmscollect.com Apr 15 2016 01:53:02  
Receivables Management System, 7206 Hull Street Road, Ste 21, Richmond, VA 23235-5827  
11328994 Fax: 336-217-7467 Apr 15 2016 02:54:19 SLP Collections, PO Box 35907,  
Greensboro, NC 27425-5907  
11372948 EDI: DRIV.COM Apr 15 2016 01:38:00 Santander Consumer USA, P.O. Box 560284,  
Dallas, TX 75356-0284  
11328993 +EDI: DRIV.COM Apr 15 2016 01:38:00 Santander Consumer Usa, Po Box 961245,  
Ft Worth, TX 76161-0244  
11329001 +EDI: VERIZONEAST.COM Apr 15 2016 01:39:00 Verizon, Bankruptcy Center, P.O. Box 3037,  
Bloomington, IL 61702-3037  
11329002 E-mail/Text: bkr@taxva.com Apr 15 2016 01:52:42 Virginia Department of Tax, PO Box 2156,  
Richmond, VA 23218-2156  
11554089 +EDI: WFFC.COM Apr 15 2016 01:38:00 Wells Fargo Bank, NA, Attn: Bankruptcy Department,  
3476 Stateview Blvd., MAC #D3347-014, Fort Mill, SC 29715-7200  
11329004 +EDI: WFFC.COM Apr 15 2016 01:38:00 Wells Fargo Home Mortgage, Inc, MAC X2302-04C,  
One Home Campus, Des Moines, IA 50328-0001  
11329008 EDI: WFNNB.COM Apr 15 2016 01:38:00 World Financial Network N.B., Bankruptcy Department,  
P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028  
cr\* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
11550323\* +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
12419897\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
11328985 ##Nationwide Credit Corp, 4700 Vestal Pkwy E, Vestal, NY 13850-3770

TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: mullert  
Form ID: 3180WH

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2016 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor WELLS FARGO BANK, NA bkvaecfupdates@bww-law.com  
Jason Meyer Krumbein on behalf of Joint Debtor Keta Juanita Jackson jkrumbein@krumbeinlaw.com,  
a30156@yahoo.com;plutzky@krumbeinlaw.com  
Jason Meyer Krumbein on behalf of Debtor Davon Letrel Jackson jkrumbein@krumbeinlaw.com,  
a30156@yahoo.com;plutzky@krumbeinlaw.com  
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com  
Thomas Bradford Dail on behalf of Creditor WELLS FARGO BANK, NA brad.dail@bww-law.com,  
bkvaecfupdates@bww-law.com

TOTAL: 5